

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION**

IN RE:

Helen Romania Elder

Case No. 6:17-bk-04240-ABB  
Chapter 13

Debtor(s).

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**OBJECTION TO CLAIM NO. 2 OF McCOY FEDERAL CREDIT UNION**

**NOTICE OF OPPORTUNITY TO  
OBJECT AND REQUEST FOR HEARING**

Pursuant to Local Rule 2002-4, the Court will consider the relief requested in this paper without further notice or hearing unless a party in interest files a response within 30 days from the date set forth on the attached proof of service, plus an additional three days for service if any party was served by U.S. Mail.

If you object to the relief requested in this paper, you must file a response with the Clerk of the Court at George C. Young Federal Courthouse, 400 West Washington Street, Suite 5100, Orlando, FL 32801 and serve a copy on the movant's attorney, Wayne B. Spivak, Esq., Attorneys Justin Clark & Associates, PLLC, 500 Winderley Place, Unit 100, Maitland, FL 32751, and any other appropriate persons within the time allowed. If you file and serve a response within the time permitted, the Court will either schedule and notify you of a hearing, or consider the response and grant or deny the relief requested without a hearing.

If you do not file a response within the time permitted, the Court will consider that you do not oppose the relief requested in the paper, will proceed to consider the paper without further notice or hearing, and may grant the relief requested.

COMES NOW the Debtor, HELEN ROMANIA ELDER, by and through the undersigned Counsel, hereby files this Objection to Claim No. 2 filed by McCoy Federal Credit Union, and in support thereof would state as follows:

1. Creditor has filed secured Claim No. 2 in this case in the amount of \$25,972.87 at an annual interest rate of 7.0%.

2. Such interest rate is excessive and Debtor proposes to pay this claim at 5.5% interest.

WHEREFORE, Debtor prays this Court sustain this objection, set the interest rate for this claim at 5.5% per annum, and grant such other relief as is just and proper in the circumstances.

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that copies of the foregoing Objection to Claim have been furnished by regular U.S. Mail or electronically via ECF to Trustee Laurie K. Weatherford, PO Box 3450, Winter Park, FL 32790; United States Trustee, George C. Young Federal Building, 400 West Washington Street, Suite 1100, Orlando, FL 32801; McCoy Federal Credit Union, c/o Andrew W. Houchins, PO Box 3146, Orlando, FL 32802; and to Debtor Helen Romania Elder, 1348 Crawford Drive, Apopka, FL 32703, this 28th day of September, 2017.

By: /s/ Wayne B. Spivak  
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